

The Credit Union Connection SERVICE DELIVERY

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INSTRUCTION: This document may be reviewed in several ways:

1. Scroll through each page to review all of the entries in the document.
OR
2. To go directly to a specific credit union or topic:
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OR
 - b. Click on the credit union name or topic listed on page 2, Table of Contents (Alphabetical by Credit Union Name).
OR
 - c. Use the Bookmark feature and click on the credit union name or desired topic.

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Frontier Credit Union

P.O. Box 1211
Fort Dodge, IA 50501
Phone: 515-573-8991
No Website
Charter: 64117
Assets: \$10 million
Year Chartered: 1962

Shared Branching

The *Credit Union Center* is the place of business for Frontier Credit Union and Postal Employees Credit Union. The *Center* is managed by the owner of the property, Frontier Credit Union, with input from the *Center's* board of directors. The credit unions share the full time staff and management. Expenses are prorated based on the number of members. This enables both credit unions to serve their members more fully than they could individually.

McKean County Credit Union Partnership

Petrowax Federal Credit Union	Assets: \$504,000
Bradford Onized Federal Credit Union	Assets: \$829,000
Pierce Federal Credit Union	Assets: \$2.3 million
ARG Bradford Federal Credit Union	Assets: \$2.5 million
Bradford Area Federal Credit Union	Assets: \$4.9 million
PC Federal Credit Union	Assets: \$7.7 million

Shared Services

Credit unions in McKean County (Pennsylvania) have had a long history of cooperation. The McKean County Credit Union Partnership was formed in January 2007, with the six credit unions agreeing to work cooperatively to promote credit union awareness and encourage members of the community to take advantage of the financial services offered by credit unions. The board of directors of each credit union adopted a formal resolution to express their commitment to the program.

In support of their efforts, the partnership members applied for, and received nine separate grants from both the Pennsylvania Credit Union Foundation and NCUA's Community Development Revolving Loan Fund program. The credit unions pooled the funds. These funds covered the costs of the development of a website, the first year of website hosting, and a marketing campaign that includes a series of newspaper articles, a newspaper insert, and registration costs for a number of community events. Ongoing website hosting cost will be shared, also.

The shared website platform was launched in October 2007. Consisting of seven "child portals," it has the appearance of seven individual and uniquely formatted

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websites, each with its own domain name. The Partnership site has a “locator page” that lists the Select Employee Groups served by the partnership members. By clicking on an employee group, visitors at the site are linked directly to the “website” for the applicable credit union serving that group.

Prior to this project, only one of the partnership members had a website. This was the first time the other five partnership members have had a website. You are invited to visit each of the “child portals” at the following web addresses:

WWW.MCKEANCOUNTYCREDITUNIONS.COM

WWW.ARGBRADFORDCU.ORG

WWW.BRADFORDAREAFEDERALCU.ORG

WWW.BRADFORDONIZEDFEDERALCU.ORG

WWW.PCFEDERALCU.ORG

WWW.PETROWAXFEDERALCU.ORG

WWW.PIERCEFEDERALCU.ORG

RiverWood-Maritime Credit Union and

1515 17th Street

Two Rivers, WI 54241

Phone: 920-793-1700

www.r-mcu.com

Charter: 66403

Assets: \$23 million

Year Chartered: 1938

Shoreline Credit Union

P.O. Box 27

Two Rivers, WI 54241

Phone: 920-793-4541

www.shorelinecu.org

Charter: 66447

Assets: \$73 million

Year Chartered: 1941

Partnership to Create A Student Credit Union

In 2003, the Two Rivers School District entered into a unique school-business partnership with Shoreline Credit Union and RiverWood-Maritime Credit Union. The partnership led to the establishment of a student credit union in conjunction with the opening of a new high school. The operation provides a forum for financial literacy education and real life business experience.

The *TRHS Student Credit Union* is run by students. Students designed the logo, manage the operation via a Student Board [of Directors] and are responsible for marketing. The sponsoring credit unions provide support and employ two (2) students each. They run the student credit union as well as work at the respective credit unions' other facilities.

Students, facility, and staff can cash checks, deposit money, withdraw money, transfer funds, make loan payments on existing or new accounts, and process real time transactions via electronic connections to the sponsoring credit unions.

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Royal Credit Union

200 Riverfront Terrace
Eau Claire, WI 54703
Phone: 715-833-8111

www.rcu.org

Charter: 66834

Assets: \$795 million

Year Chartered: 1964

Student Credit Union – Elementary School

Royal Credit Union (RCU) currently has eight school sites in elementary schools. Each site operates one day per week, at a time that is convenient for the school, and is usually open for about an hour and a half each week. The *RCU School Site Program* is not only beneficial for those students “hired” to work at the school site, but it can benefit every child in the school. For those students the credit union hires, they go through the same process as any employee would at RCU. Students complete job applications, go through an interview, and finally receive training through the training department at the credit union. This is truly an authentic learning experience for the students. At the end of the year, students receive performance reviews and have a pizza party. For the other students in the school, they have the opportunity to bring their money to the school site on a weekly basis. To help reward their ability to save, the students get to pick from a variety of prizes for every fourth deposit made. As an incentive to the schools to become involved, the credit union gives the school \$250 for every 500 deposits made by faculty and staff in the school. One of the schools in the program received \$1,000 during the 2005-2006 school year.

Student Credit Union – High School

RCU currently has two school sites located in high schools. Each high school serves over 1,800 students. The offices are open each Monday, Wednesday, and Friday during the lunch hours, or typically one and a half hours. Employees in each high school site do basic teller transaction, such as deposits, withdrawals, and loan payments. They can basically do any transaction done at any other RCU office other than traveler's checks and money orders. Membership drives are also held throughout the year where students can open new accounts right at the office. Each school site hires five students that are either in the *Business or Financial Youth Apprenticeship Program* through the school. Once hired, students receive the same teller training as any other RCU employee. They are also required to observe in an RCU office for about two weeks before they work at the school. They also work at various RCU locations throughout the school year.

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Security Service Federal Credit Union

16211 La Cantera Parkway
San Antonio, TX 78256
Phone: 210-476-4490

www.ssfcu.org

Charter: 11065

Assets: \$4 billion

Year Chartered: 1956

Telephone Banking

The credit union's *Member Contact Center (MCC)* puts members in touch with their finances at Security Service – no matter where in the world they happen to be. Members across the U.S. and Canada can call toll-free to use the *MCC* to talk with an account representative about their accounts. The credit union also offers overseas toll-free numbers from Germany, Japan, South Korea and the United Kingdom. Members can talk to a representative 24 hours a day, 7 days a week in English or Spanish. *MCC* representatives can help members with any credit union related question providing support and assistance to members that utilize Security Service's electronic service delivery channels that include live web chat, the *CompuBranch®* Internet banking application, and *Electronic BillPay Services*.

Mobile Branches

The credit union has two Mobile Branch Units. One is designed for full member service operation and the other provides an ATM platform. Both units are equipped with ATM machines, making them ideal for providing ATM service at select employee groups, field of membership drives and local special events and festivals. The larger unit is equipped with two member service desks that are utilized to open accounts, accept loan applications, and other transactions normally conducted at a traditional service center. The mobile units provide service to underserved communities in the credit union's field of membership. Transactions are processed in real-time, via telephone lines. The mobile units are staffed with Member Service employees and an armed security guard. The unique graphics on the mobile units provide easy recognition by the credit union members and serve as rolling billboards to the general public.

Financial Education for Youth

The credit union offers seminars to teens and two student-run service centers to help youths develop financial responsibility and an understanding of basic financial concepts.

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Southbridge Credit Union

P.O. Box F
Southbridge, MA 01550
Phone: 508-765-5454
www.sbgecu.org/
Charter: 66374
Assets: \$153 million
Year Chartered: 1938

Student Credit Union

The *Southbridge High School Branch* of the credit union was established in 1988. The purpose of the branch is to provide an opportunity for students to learn banking practices, recordkeeping, consumer relations, and personal money management while earning academic credit. Emphasis is placed on learning general work ethics, professionalism, confidentiality, and adhering to policies and procedures.

Under the direction of the Training Supervisor, student tellers process transactions for both students and staff of the high school. Two students staff the branch each class period and on average the branch processes 10 thousand transactions each school year. Several students have worked for the credit union as part-time employees while still in school and some have become full-time employees after graduation.

Savings Program for Youth

"Start Right for Seniors" is an ongoing promotion that rewards seniors with a \$25 gas card when they open a savings, open a checking account, sign up for a debit card, telephone banking and online banking.

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TEG Federal Credit Union

1 Commerce Street
Poughkeepsie, NY 12603
Phone: 845- 452-7323
www.tegfcu.com
Charter 19401
Assets: \$138 million
Year Chartered: 1969

Financial Education for Youth

The credit union aims its educational programs at children and operates “branches” in a number of public elementary schools within its charter territory. In each school, volunteers from the parent-teacher organizations operate the branch. Each school’s credit union branch keeps different hours, with the majority of them taking deposits twice a month. When a deposit is made, the child is given a receipt and a new deposit envelope as well as a small gift (such as a pencil or eraser) to keep them excited about depositing money. The students are savers only and the credit union does not make loans to them.

The relatively small financial investment the credit union makes to fund this program is well worth it. The program provides valuable education to the students by teaching them how to save money. The credit union pays for all printed materials, such as deposit slips, envelopes and receipts. It also publishes a newsletter three times a year that is distributed to every child in the school to keep the program fresh in the kids’ minds as well as with the parents.

A number of parents have opened accounts and become active credit union members because of the school program. This program has opened doors to many people who hadn’t known they could join the credit union or had not been aware of TEG Federal Credit Union.